

What are scams?

A scam is an illegal trick. Scams usually try to get money illegally from people. A scam is a type of fraud.

Scams target people of all backgrounds, ages and income levels across Australia. All of us may be vulnerable to a scam at some time.

Scams succeed because they look like the real thing and catch you off guard when you're not expecting it. Scammers are getting smarter. They take advantage of new technology, new products or services and major events to create believable stories that will convince you to give them your money or personal information.

We publish scams alerts on the [NDIS website](#) if we become aware of scams targeting participants, nominees and providers.

Impersonation scam

Threat-based impersonation scams are common and can be traumatic for the victim. Typically, scammers pretend to be from a well-known trusted

business, government department or organisation and they threaten you into handing over your money or personal details.

Participants have reported receiving calls from scammers pretending to be from the NDIA. The scammers will usually claim that there is a debt against your plan and that you will lose access to the NDIS if you don't provide them with personal information including bank details, addresses, and Medicare details. They may also ask participants to repay these 'debts'.

The call can sometimes appear to come from a legitimate provider. Scammers can sometimes 'spoof' a provider's phone number and it will show up on your phone. Sometimes these calls will come from a private number.

The NDIA will never call you and threaten to cancel your access to the NDIS because of a debt.



Case study

Pretending to be the NDIA

John was sitting at home when his phone rang. He answered and was greeted by a man, claiming to be from the NDIA and wanting to talk about his plan.

John didn't recall having spoken to the man before, and didn't think he was in need of a new plan.

As the conversation progressed, John became increasingly suspicious that the caller on the phone was not actually an NDIA staff member. As a result, he ended the call.

He then rang the NDIA to check if the call was legitimate. John was correct, there was no record of the NDIA calling John recently.

Upon receiving his call and being alerted to a potential scam, the NDIA increased security measures for John and his plan was monitored for any unusual or suspicious activity.

Invoicing scams

Scammers will sometimes send false invoices via email. These emails will often look like the real thing and will ask you to pay an invoice into an account that is different to the usual account you pay money into.

If you receive one of these emails, you should call your provider and ask them whether they sent this email. If they didn't, you should report it to the NDIS Fraud Reporting and Scams Helpline.

If you have accidentally paid the invoice, you should also:

- change your email account passwords
- contact your bank or financial institution and report the scam
- ask your bank whether they can reverse the payment, freeze the scam account and/or recover the funds
- check your NDIS records for any other unauthorised payments, withdrawals or updates.

Phishing scams

Phishing is a way that cybercriminals steal confidential information such as online banking logins, credit card details, business login credentials or passwords/passphrases.

They do this by sending fraudulent messages and emails (sometimes called 'lures').

Some phishing scams will claim to provide information on how to protect yourself against COVID-19, or how to claim a payment. If you click the link or open a document, a virus or malware will start to collect your personal information and data.

Phishing scams often impersonate government departments including the NDIA, Department of Health, Services Australia and the Australian Taxation Office.

Charity scams

Some scammers will contact you via phone, mail, email or face-to-face and pretend to be a charity. Often these messages will look like they real thing, but then they will ask you to click on a link, make a payment or provide personal information.

Before you donate to any charity you should always check if they are registered charity with the [Australian Charities and Not-for-profit Commission Charity Register](#).

Unauthorised access

Scammers who have accessed your information illegally may use that information to make false claims against your plan.

Report a scam

The ACCC provides information to Australians about how to recognise, avoid and report scams.

To report a scam, visit www.scamwatch.gov.au.

If a scammer contacts you pretending to an employee of the NDIA or an NDIS provider, you should report it to us by:

- calling the NDIS Fraud Reporting and Scams Helpline on 1800 650 717
- emailing fraudreporting@ndis.gov.au.

Report suspicious behavior

If you suspect someone is doing the wrong thing with NDIS funds, you should report it to us by:

- calling the NDIS Fraud Reporting and Scams Helpline on 1800 650 717 or
- emailing fraudreporting@ndis.gov.au.

When making your report, please consider the following questions:

- Who are you making a report about?
 - A provider
 - Someone employed by the NDIA or our Partners in the Community
 - A participant or nominee
- When did it occur and for how long?
- What happened?
- Where did it occur?
- Why does it seem suspicious?
- How did you learn about this?
- Who else have you reported this matter to?

What happens when you make a report

We take all reports seriously and assess every allegation made to us. Depending on the information provided to us, we may:

- start a formal investigation into the matter
- undertake compliance activities including:
 - audits
 - education
 - reclaiming debts or
- refer the allegation to another authority.

In some cases, we may not take any further action. This is usually because:

- we are unable to properly identify the business or person associated with the allegation

- the business or person you name doesn't provide services to the NDIS, or have involvement with the NDIS
- the person you name isn't an NDIS participant
- the information provided isn't relevant to the NDIA or the NDIS
- we confirm the person is not doing anything wrong and is acting within the rules of the NDIS.

The more information you can provide, the better able we are to look into the matter.

Where possible, we will let you know what action we are taking in response to your allegation.

Sometimes we can't tell you what we're doing because we need to protect the privacy of individuals or the integrity of an investigation. We also may not be able to give you any information about the conduct or outcome of the investigation due to our obligations under the Privacy Act 1988.

If we find evidence of non-compliant behaviour

We may take action including:

- reclaiming a debt
- conducting an audit
- provide further education and guidance
- referring the matter to the NDIS Quality and Safeguards Commission.

If we find evidence of criminal behaviour

We will investigate further and prosecute the perpetrators.

This means we may make a referral to the Commonwealth Director of Public Prosecutions, to pursue criminal prosecutions.

We may also take civil action to recover money lost as a result of fraud or intentional non-compliance.

Where to get help

For participants and nominees

If you have questions about how to use your NDIS funds lawfully, your NDIS planner or LAC can provide advice and support to help you do the right thing.

There is also helpful information on our website:

Would we fund it?

Our [Would we fund it?](#) guides include examples of commonly requested items that we find cause the most confusion. For each item, we explain how we make reasonable and necessary decisions about them and provide advice about whether or not we typically fund them.

Our guidelines

[Our guidelines](#) explain what we need to consider and how we make decisions based on the NDIS legislation and rules.

We have been updating our guidelines to make the language clearer and easier to understand. The new guidelines are written in plain English and include more information about how we make decisions.

For providers

We have a range of resources on our website to help providers do the right thing including guidance on:

- making service agreements
- records keeping
- making claims.

The NDIS Quality and Safeguards Commission also has information and guidance on [their website](#) to help providers do the right thing including [NDIS Practice Standards](#) and the [NDIS Code of Conduct](#).



Report suspected fraud or non-compliance by:

Calling 1800 650 717 or emailing fraudreporting@ndis.gov.au

For more information about the NDIS, please contact:

National Disability Insurance Agency

 Telephone 1800 800 110

 Find us on Facebook/NDISAus

 Follow us on Twitter @NDIS

ndis.gov.au

For people who need help with English

 TIS: 131 450

For people who are Deaf or hard of hearing

 TTY: 1800 555 677

 For Speak and Listen: 1800 555 727

 Internet relay: National Relay Service
relayservice.gov.au